

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Ryan C Binkley  
Vanessa R Binkley

Case No.: 5-19-04823 MJC

Chapter 13

**Debtor(s)**

**NOTICE OF FINAL CURE PAYMENT**

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

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Creditor Name:	Freedom
Court Claim Number:	14
Last Four of Loan Number:	7909
Property Address if applicable:	21 Clinton St

**PART 2: CURE AMOUNT**

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**Total cure disbursement made by the trustee:**

a.	Allowed prepetition arrearages:	\$1,153.76
b.	Prepetition arrearages paid by the trustee:	\$1,153.76
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$1,153.76

**PART 3: POSTPETITION MORTGAGE PAYMENT**

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Mortgage is/was paid directly by the debtor(s).

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**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

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Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: November 27, 2024

Respectfully submitted,

/s/ Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Ryan C Binkley  
Vanessa R Binkley

Case No.: 5-19-04823 MJC

Chapter 13

**Debtor(s)**

**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on November 27, 2024, I served a copy of this Notice of Final Cure Payment on the following parties by 1<sup>st</sup> Class mail from Hummelstown, PA, unless served electronically.

**Served Electronically**

David J. Harris, Esquire  
69 Public Square  
Suite 700  
Wilkes Barre PA 18701

**Served by First Class Mail**

Freedom Mortgage Corporation  
11988 Exit 5 Parkway, Building 4  
Fishers IN 46037-7939

Ryan C Binkley  
Vanessa R Binkley  
21 Clinton St  
Swoyersville PA 18704

I certify under penalty of perjury that the foregoing is true and correct.

Date: November 27, 2024

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee  
Jack N. Zaharopoulos  
Suite A, 8125 Adams Dr.  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
email: [info@pamd13trustee.com](mailto:info@pamd13trustee.com)

# Disbursements for Claim

Case: 19-04823 RYAN C. BINKLEY  
 FREEDOM MORTGAGE CORPORATION  
 10500 KINCAID DRIVE  
 FISHERS, IN 46037-  
 Acct No: 21 Clinton Ave - PRE-ARREAR  
 ARREARS - 21 CLINTON AVE

Sequence: 13  
 Modify:  
 Filed Date:  
 Hold Code:

Amt Sched:	\$105,664.73	Debt:	\$1,153.76	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$1,153.76	Accrued Int:	\$0.00
				Balance Due:	\$0.00

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>DisbDescrp</u>		
<b>5200</b>	<b>FREEDOM MORTGAGE CORPORATION</b>							
520-0	FREEDOM MORTGAGE CORPORATIC		08/12/2020	1220384	\$1,153.76	\$0.00	\$1,153.76	08/27/2020

Sub-totals: \$1,153.76 \$0.00 \$1,153.76

Grand Total: \$1,153.76 \$0.00